

1 I Jody Lee being duly sworn, depose and say:

2 1. I am employed by SN Servicing Corporation (“Servicer”) and am authorized to
3 sign this declaration on behalf of Servicer, which services the loans at issue in the Motion to
4 Clarify Plan Treatment Regarding Various Real Properties, filed concurrently herewith (the
5 “Motion”).

6 2. In the regular performance of my job functions, I am familiar with and have
7 access to the business records maintained by Servicer for the purpose of servicing mortgage
8 loans on behalf of various secured creditors. These records, which include data compilations,
9 electronically imaged documents, and other records, are made at or near the time or date by,
10 or from information provided by persons with knowledge of the activity and transactions
11 reflected in such records, and are kept in the course of business activity conducted regularly
12 by Servicer. It is the regular practice of Servicer’s mortgage servicing business to make
13 and/or maintain these records including the records of prior servicers of the loans now
14 serviced by Servicer, including the loans at issue in the Motion. Servicer relies upon the
15 accuracy of those records in conducting its business of servicing loans, including the loans at
16 issue in the Motion.

17 3. I regularly verify Servicer records, loan histories, correspondence, and
18 communication histories. This entails reviewing, becoming familiar with, and participating in
19 the review of documents related to loan accounts for loans serviced by Servicer. From my
20 employment for Servicer, I am familiar with its business operations and with the services that
21 Servicer offers to its customers.

22 4. I have personally reviewed Servicer’s records as they relate to the loans
23 referred to herein, and as to the following facts, I know them to be true of own knowledge or I
24 have gained knowledge of them from my review of Servicer’s business records. If called
25 upon to testify, I could and would competently testify to the following under oath.

26 5. On or about March 21, 1994, Debtors Melani Schulte and William R. Schulte
27 executed a Note and Deed of Trust in favor of Comstock Bank and pledged the real property
28 commonly known as 8216 Peaceful Canyon Drive, Las Vegas, NV 89134 as security for

1 Debtors' obligations under the Note and Deed of Trust. Proof of Claim No. 5, filed on
 2 November 5, 2009, evidenced a total claim of \$86,994.02, with pre-petition arrears of
 3 \$8,606.19, secured by that property (the "Peaceful Canyon Claim"). *See* Claim 5-1. The
 4 maturity date of the loan was April 1, 2024. *Id.* The monthly payment due on the loan at the
 5 time the Petition was filed was \$1,032.70, which consisted of \$762.76 for principal and
 6 interest and \$269.94 for escrow. True and correct copies of the Note and Deed of Trust were
 7 attached to the Peaceful Canyon Claim, which is currently held by U.S. Bank Trust National
 8 Association as Trustee of the Lodge Series III Trust. *Id.*

9 6. On or about August 14, 2001, Debtor Melani Schulte executed a Note and
 10 Deed of Trust in favor of Amera Corporation and pledged the real property commonly known
 11 as 1624 Desert Canyon Court, Las Vegas, NV 89128 as security for her obligations under the
 12 Note and Deed of Trust. Proof of Claim No. 37, filed on January 5, 2010, evidenced a total
 13 claim of \$90,620.12, with pre-petition arrears of \$12,943.01, secured by the real property
 14 commonly known as 1624 Desert Canyon Court, Las Vegas, NV 89128 (the "Desert Canyon
 15 Claim"). *See* Claim 37-1. The maturity date of the loan was September 1, 2016. *Id.* The
 16 monthly payment due on the loan at the time the Petition was filed was \$1,541.50, which
 17 consisted of \$1,248.60 for principal and interest and \$292.90 for escrow. True and correct
 18 copies of the Note and Deed of Trust were attached to the Desert Canyon Claim, which is
 19 currently held by U.S. Bank Trust National Association as Trustee of the Lodge Series III
 20 Trust. *Id.*

21 7. On or about November 17, 2000, Debtor Melani Schulte executed a Note and
 22 Deed of Trust in favor of Amera Mortgage Corporation and pledged the real property
 23 commonly known as 1194 Stormy Valley Road, Las Vegas, NV 89123 as security for her
 24 obligations under the Note and Deed of Trust. Proof of Claim No. 39, filed on January 7,
 25 2010, evidenced a total claim of \$113,403.16, with pre-petition arrears of \$9,738.59, secured
 26 by the real property commonly known as 1194 Stormy Valley Road, Las Vegas, NV 89123
 27 (the "Stormy Valley Claim"). *See* Claim 39-1. The maturity date of the loan was December
 28 1, 2030. *Id.* The monthly payment due on the loan at the time the Petition was filed was

1 \$1,052.33, which consisted of \$857.03 for principal and interest and \$195.30 for escrow.
2 True and correct copies of the Note and Deed of Trust were attached to the Stormy Valley
3 Claim, which is currently held by U.S. Bank Trust National Association as Trustee of the
4 Chalet Series III Trust. *Id.*

5 8. On or about December 6, 2000, Debtor Melani Schulte executed a Note and
6 Deed of Trust in favor of Amera Mortgage Corporation and pledged the real property
7 commonly known as 922 Saddle Horn Drive, Henderson, NV 89015 as security for her
8 obligations under the Note and Deed of Trust. Proof of Claim No. 40, filed on January 7,
9 2010, evidenced a total claim of \$101,557.56, with pre-petition arrears of \$7,965.21, secured
10 by the real property commonly known as 922 Saddle Horn Drive, Henderson, NV 89015 (the
11 “Saddle Horn Claim”). *See* Claim 40-1. The maturity date of the loan was December 1,
12 2030. *Id.* The monthly payment due on the loan at the time the Petition was filed was
13 \$940.66, which consisted of \$759.87 for principal and interest and \$180.79 for escrow. True
14 and correct copies of the Note and Deed of Trust were attached to the Saddle Horn Claim,
15 which is currently held by U.S. Bank Trust National Association as Trustee of the Bungalow
16 Series F Trust. *Id.*

17 9. On or about June 11, 2001, Debtor Melani Schulte executed a Note and Deed
18 of Trust in favor of Amera Mortgage Corporation and pledged the real property commonly
19 known as 4521 W. La Madre Way, North Las Vegas, NV 89031 as security for her
20 obligations under the Note and Deed of Trust. Proof of Claim No. 41, filed on January 7,
21 2010, evidenced a total claim of \$78,029.90, with pre-petition arrears of \$10,691.27, secured
22 by the real property commonly known as 4521 W. La Madre Way, North Las Vegas, NV
23 89031 (the “La Madre Claim”). *See* Claim 41-1. The maturity date of the loan was July 1,
24 2016. *Id.* The monthly payment due on the loan at the time the Petition was filed was
25 \$1,256.92, which consisted of \$1,049.83 for principal and interest and \$207.09 for escrow.
26 True and correct copies of the Note and Deed of Trust were attached to the La Madre Claim,
27 which is currently held by U.S. Bank Trust National Association as Trustee of the Lodge
28 Series III Trust. *Id.*

1 10. On or about December 10, 2001, Debtor Melani Schulte executed a Note and
 2 Deed of Trust in favor of Amera Mortgage Corporation and pledged the real property
 3 commonly known as 2525 Via Di Autostrada, Henderson, NV 89074 as security for her
 4 obligations under the Note and Deed of Trust. Proof of Claim No. 42, filed on January 7,
 5 2010, evidenced a total claim of \$89,351.45, with pre-petition arrears of \$11,923.89, secured
 6 by the real property commonly known as 2525 Via Di Autostrada, Henderson, NV 89074 (the
 7 “Autostrada Claim”). *See* Claim 42-1. The maturity date of the loan was January 1, 2017. *Id.*
 8 The monthly payment due on the loan at the time the Petition was filed was \$1,419.15, which
 9 consisted of \$1,133.55 for principal and interest and \$285.60 for escrow. True and correct
 10 copies of the Note and Deed of Trust were attached to the Autostrada Claim, which is
 11 currently held by U.S. Bank Trust National Association as Trustee of the Chalet Series III
 12 Trust. *Id.*

13 11. On or about December 15, 2004, Debtor Melani Schulte executed a Note and
 14 Deed of Trust in favor of countrywide Home Loans, Inc. and pledged the real property
 15 commonly known as 3322 Cheltenham Street, Las Vegas, NV 89129 as security for her
 16 obligations under the Note and Deed of Trust. Proof of Claim No. 45, filed on January 13,
 17 2010, evidenced a total claim of \$219,743.14, with pre-petition arrears of \$13,684.22, secured
 18 by the real property commonly known as 3322 Cheltenham Street, Las Vegas, NV 89129 (the
 19 “Cheltenham Claim”). *See* Claim 45-1. The maturity date of the loan was January 1, 2035.
 20 *Id.* The monthly payment due on the loan at the time the Petition was filed was \$1,693.22,
 21 which consisted of \$1,478.80 for principal and interest and \$214.42 for escrow. True and
 22 correct copies of the Note and Deed of Trust were attached to the Cheltenham Claim, which is
 23 currently held by U.S. Bank Trust National Association as Trustee of the Bungalow Series IV
 24 Trust. *Id.*

25 12. On or about August 25, 1998, Debtors Melani Schulte and William R. Schulte
 26 executed a Note and Deed of Trust in favor of First Nationwide Mortgage Corporation dba
 27 Cal Fed Lending and pledged the real property commonly known as 5609 San Ardo Place,
 28 Las Vegas, NV 89130 as security for Debtors’ obligations under the Note and Deed of Trust.

1 Proof of Claim No. 58, filed on February 5, 2010, evidenced a total claim of \$100,709.15,
2 with pre-petition arrears of \$8,471.58, secured by the real property commonly known as 5609
3 San Ardo Place, Las Vegas, NV 89130 (the “San Ardo Claim”). *See* Claim 58-1. The
4 maturity date of the loan was September 1, 2028. *Id.* The monthly payment due on the loan
5 at the time the Petition was filed was \$984.74, which consisted of \$754.97 for principal and
6 interest and \$229.77 for escrow. True and correct copies of the Note and Deed of Trust were
7 attached to the San Ardo Claim, which is currently held by U.S. Bank Trust National
8 Association as Trustee of the Lodge Series III Trust. *Id.*

9 13. On or about February 7, 2002, Leola Brinker executed a Note and Deed of
10 Trust in favor of Amera Mortgage Corporation and pledged the real property commonly
11 known as 8562 Lambert Drive, Las Vegas, NV 89147 as security for her obligations under the
12 Note and Deed of Trust. True and correct copies of the Note and Deed of Trust are attached
13 hereto as **Exhibit “A-1”** and **Exhibit “A-2,”** respectively. The maturity date for the loan was
14 February 1, 2032. *Id.* No proof of claim was filed for the claim secured by the real property
15 common known as 8562 Lambert Drive, Las Vegas, NV 89147 (the “Lambert Claim”). The
16 monthly payment due on the loan at the time the Petition was filed was \$1,237.76, which
17 consisted of \$1,036.91 for principal and interest and \$200.85 for escrow. The Lambert Claim
18 is currently held by U.S. Bank Trust National Association as Trustee of the Bungalow Series
19 IV Trust.

20 I declare under penalty of perjury under the laws of the United States of America
21 that the foregoing is true and correct.

22 Executed on 5/20/2021 (Date) Eureka, (City), CA (State)

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